

ABSTRACT

Methods and systems for processing negotiable
5 economic credits through a hand held device. A hand
held device, such as a PDA (Personal Digital Assistant),
wireless PDA, cellular telephone, paging device, or a
combination thereof, may be synchronized with a point of
sale. The hand held device has at least one negotiable
10 economic credit, or associated data, stored as
electronic data in a database therein. The negotiable
economic credits, which may be in the form of electronic
coupon, cash, awards or other electronic negotiables,
are transferred from the hand held device to the point
15 of sale, in response to synchronization of the point of
sale with the hand held device. Negotiable economic
credits may be automatically redeemed at the point of
sale, in response to transferring at least one
negotiable economic credit and/or associated data from
20 the hand held device to the point of sale.

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